PREVENTATIVE LAW CARD

Provided by the Office of the Staff Judge Advocate

LEGAL ASSISTANCE

Located at Building 708, 7th Street, Robins AFB, GA. (Across from the Hospital Entrance)

Phone: 926-9276

Hours: Monday-Thursday, 0800-1700

Friday, 0800-1200

Powers of Attorney and Notaries on a walk-in basis Legal Advice and Wills (Appointments & Walk-Ins)

Walk-ins available: Tuesday and Thursday Mornings; Appointments available M-F

<u>Legal Advice Is Available On The Following:</u>
Family Law: Adoption, Custody, Divorce Paternity & Support.

Landlord & Tenant Law: Leases/Sales Agreements, Evictions.

Consumer Law: Sales Contract, Debt Collection Actions.

Immigration/Naturalization Law; Bankruptcy Law; Tax Preparation & Filing; Wills/Power of Attorney/Notary

Credit Reports: Adverse credit information stays on your credit report for 7 years; Bankruptcy for 10 years. If denied credit due to a bad mark on your credit report, you have the right to know what Credit Reporting agency provided this information. Request a copy of the report. Explain disputed information by placing a letter in your credit file for inclusion with future reports.

Used Cars: "AS IS" means what it says! Have the car inspected by a qualified mechanic <u>before</u> you buy.

Remember: If a deal sounds too good to be true, it is too good to be true!

Legal Landmines

Consumer Scams & Door-To-Door Salesmen: DON'T' GET RIPPED OFF! Watch out for magazine, life insurance, encyclopedia, and film processing contracts. HAVE YOUR JAG ATTORNEY READ THE CONTRACT BEFORE YOU SIGN!

Bad Checks: DO NOT WRITE POST-DATED CHECKS! They can legally be cashed early. PAY OFF BAD CHECKS ASAP! If you don't, your creditor can collect over \$500 in charges & fees. DO NO'T PAY \$500 FOR A \$10 PIZZA!

Garnishment: PAY DEBTS ON TIME! If not, your creditor can sue you, obtain a judgment, apply to the Accounting & Finance Office, & take money directly out of your pay without your consent!

PCS & Debts: YOU CANNOT ESCAPE DEBTS BY PCSing! Notify creditors of your new address when you PCS. Protect your credit rating. Pay creditors or they can sue you and destroy your credit rating.

Deployment Issues

The Servicemembers' Civil Relief Act: Soldiers whose military service prevents them from appearing at civil court proceedings may get a postponement. If you are involved in a lawsuit, DO NOT write or call the court before seeing your Legal Assistance Office first!

SGLI: Soldiers must designate all beneficiaries \underline{BY} \underline{NAME} . If you have minor children, talk to Legal Assistance about creating a trust within your will for SGLI insurance proceeds.

Wills/Powers of Attorney: Are your legal, financial, and personal affairs in order? Who will pay your bills during deployment? Make plans now, BEFORE YOU DEPLOY!

Family Care Plans: Review your plan. Make sure it is complete and up to date.

Voluntary Repossession: If you return your car to the dealer or bank to satisfy the loan, YOUR DEBT IS <u>NOT</u> PAID OFF! You still owe the loan balance, minus the resale price plus expenses of the sale.

Lease Agreements: PROTECT YOURSELF! Does your lease contain a Military Clause which allows you to break the lease if you come up on PCS or TDY orders? Conduct a walk-through inspection of the premise and document all preexisting deficiencies on a paper signed by you and the landlord. NOTE: Oral promises by your landlord are not legally enforceable unless in writing.

Renters Insurance: If your house, quarters, or apartment burns, the value of your personal property can only be protected by renters' insurance. Consider insuring for replacement value. Keep a record of what you own, to include serial numbers.

CLAIMS

Located in Building 708, near the base hospital, Robins AFB, GA.

Phone: 926-9276

Hours: 0800-1600 (Monday-Friday)

Household Goods: <u>DO NOT</u> LET THE MOVERS RUSH YOU! Check items off the inventory sheet as they are brought into your home.

- List all missing and damaged items on DD Form 1840/1840OR.
- READ THE FORMS! Do not rely on the mover's advice.
- You must file DD 1840 within 70 days of delivery or you may not receive any compensation.

POV'S: For theft & vandalism claim, you <u>MUST</u> also file a claim with your insurance company.

- Collision and hit and runs cannot be claimed.
- Large-Ticket Items: RECORD ALL SERIAL NUMBERS! If an item is stolen, a serial number will help police track it down.